Indicator 2: Promptness of First Indemnity Payments - 1st Quarter 2003

Large Insurers (400 Claims or more per year)

				percent	YTD	<u>3_yr_</u>
NAIC	INSURER NAME	First reports	Late reports	prompt	percent	percent
SI	CITY OF MILWAUKEE	212	1	99.5%	99.5%	99.2%
26069	WAUSAU BUSINESS INS CO	110	7	93.6%	93.6%	83.4%
26042	WAUSAU UNDERWRITERS INS CO	136	12	91.2%	91.2%	86.1%
21458	EMPLOYERS INSURANCE OF WAUSA	323	32	90.1%	90.1%	83.1%
21407	EMCASCO INSURANCE CO	93	10	89.2%	89.2%	85.0%
23035	LIBERTY MUTUAL FIRE INS CO	281	32	88.6%	88.6%	79.2%
SI	DEPT OF ADMINISTRATION	105	12	88.6%	88.6%	85.9%
10677	CINCINNATI INSURANCE CO THE	85	10	88.2%	88.2%	84.2%
SI	GENERAL MOTORS CORPORATION	16	2	87.5%	87.5%	79.8%
25674	TRAVELERS INDEMNITY CO OF IL	128	16	87.5%	87.5%	81.2%
40827	COMBINED SPECIALTY INSURANCE C	155	21	86.5%	86.5%	80.1%
15350	WEST BEND MUTUAL INS CO	462	63	86.4%	86.4%	88.7%
23817	ILLINOIS NATIONAL INS CO	93	13	86.0%	86.0%	76.2%
19445	NATIONAL UNION FIRE INS CO OF P	58	9	84.5%	84.5%	71.5%
29157	UNITED WISCONSIN	152	25	83.6%	83.6%	81.7%
22748	PACIFIC EMPLOYERS INS CO	76	13	82.9%	82.9%	73.1%
15091	RURAL MUTUAL INS CO	70	12	82.9%	82.9%	85.0%
35386	FIDELITY & GUARANTY INS CO	87	15	82.8%	82.8%	72.3%
24988	SENTRY INSURANCE A MUTUAL CO	410	72	82.4%	82.4%	83.2%
24872	CONNECTICUT INDEMNITY CO THE	11	2	81.8%	81.8%	76.0%
24449	REGENT INSURANCE CO	171	32	81.3%	81.3%	84.7%
14184	ACUITY INSURANCE CO	290	55	81.0%	81.0%	87.5%
18910	AMERICAN PROTECTION INS CO	156	30	80.8%	80.8%	77.4%
22977	LUMBERMENS MUTUAL CAS CO	77	15	80.5%	80.5%	79.4%
20494	TRANSPORTATION INSURANCE CO	153	30	80.4%	80.4%	77.9%
16535	ZURICH AMERICAN INSURANCE COM	298	67	77.5%	77.5%	78.4%
23043	LIBERTY MUTUAL INS CO	120	29	75.8%	75.8%	74.4%
24147	OLD REPUBLIC INS CO	86	21	75.6%	75.6%	71.9%
15261	SOCIETY INSURANCE A MUTUAL CO	289	74	74.4%	74.4%	78.2%
30562	AMERICAN MANUFACTURERS MUT	19	5	73.7%	73.7%	74.6%
	Totals for Group:	4,722	737	84.4%	84.4%	82.2%

Indicator 2: Promptness of First Indemnity Payments - 1st Quarter 2003

Medium Size Insurers (85 -399 Claims or more per year)

				percent	YTD_	<u>3_yr_</u>
<u>NAIC</u>	INSURER NAME	First reports	<u>Late reports</u>	<u>prompt</u>	percent	<u>percent</u>
31895	AMERICAN INTERSTATE INS CO	18	0	100.0%	100.0%	75.7%
SI	BRIGGS & STRATTON CORP	16	0	100.0%	100.0%	97.3%
SI	CITY OF MADISON	34	0	100.0%	100.0%	100.0%
19682	HARTFORD FIRE INSURANCE CO	12	0	100.0%	100.0%	82.2%
SI	MILWAUKEE BOARD OF SCHOOL DI	92	0	100.0%	100.0%	98.6%
26980	ROYAL INSURANCE CO OF AMERICA	16	0	100.0%	100.0%	78.3%
19259	SELECTIVE INS CO OF SOUTH CAROL	18	0	100.0%	100.0%	75.2%
25976	UTICA MUTUAL INS CO	3	0	100.0%	100.0%	51.4%
SI	COUNTY OF MILWAUKEE	34	1	97.1%	97.1%	98.2%
13935	FEDERATED MUTUAL INS CO	62	2	96.8%	96.8%	91.9%
24830	CITIES & VILLAGES MUTUAL INS CO	28	1	96.4%	96.4%	96.0%
SI	STORA ENSO NORTH AMERICA COR	24	1	95.8%	95.8%	95.3%
13986	FRANKENMUTH MUTUAL INS CO	65	3	95.4%	95.4%	79.7%
SI	SCHNEIDER NATIONAL CARRIERS I	35	2	94.3%	94.3%	94.5%
13021	UNITED FIRE & CASUALTY CO	16	1	93.8%	93.8%	75.8%
SI	BRUNSWICK CORPORATION	13	1	92.3%	92.3%	87.1%
22659	INDIANA INSURANCE CO	12	1	91.7%	91.7%	83.6%
22322	GREENWICH INSURANCE CO	44	4	90.9%	90.9%	80.5%
SI	TARGET CORP	21	2	90.5%	90.5%	76.8%
24767	ST PAUL FIRE & MARINE INS CO	68	7	89.7%	89.7%	82.0%
24589	AMERICAN & FOREIGN INS CO	61	7	88.5%	88.5%	91.5%
22918	AMERICAN MOTORISTS	24	3	87.5%	87.5%	76.9%
40967	ST PAUL FIRE & CASUALTY INS CO	32	4	87.5%	87.5%	88.3%
24902	SECURITY INSURANCE CO OF HARTF	23	3	87.0%	87.0%	83.0%
19305	ASSURANCE COMPANY OF AMER	30	4	86.7%	86.7%	75.7%
42480	VENTURE INS CO	22	3	86.4%	86.4%	84.6%
20281	FEDERAL INSURANCE CO	42	6	85.7%	85.7%	81.7%
19429	INSURANCE COMPANY OF STATE OF	20	3	85.0%	85.0%	78.6%
14303	INTEGRITY MUTUAL INS CO	60	9	85.0%	85.0%	79.8%
19275	AMERICAN FAMILY MUTUAL INS CO	46	7	84.8%	84.8%	87.4%
SI	DAIMLERCHRYSLER CORPORATION	13	2	84.6%	84.6%	69.9%
30104	HARTFORD UNDERWRITERS INS CO	19	3	84.2%	84.2%	73.9%
24791	ST PAUL MERCURY INS CO	19		84.2%	84.2%	88.3%
25402	AMCOMP ASSURANCE CORP	60		83.3%	83.3%	75.3%
25879	FIDELITY & GUARANTY INS UNDERWR	30		83.3%	83.3%	66.9%
31003	TRI STATE INS CO OF MN	66	11	83.3%	83.3%	77.0%
15393	WISCONSIN AMERICAN MUTUAL INS	24		83.3%	83.3%	50.2%
24414	GENERAL CAS CO OF WI	87		82.8%	82.8%	80.8%
20346	PACIFIC INDEMNITY CO	23	_	82.6%	82.6%	80.9%
21415	EMPLOYERS MUTUAL CASUALTY C	86		82.6%	82.6%	82.1%
19410	COMMERCE & INDUSTRY INS CO	22	4	81.8%	81.8%	83.2%
42404	LIBERTY INSURANCE CORP	11	-	81.8%	81.8%	79.5%
24678	ROYAL INDEMNITY CO	54		81.5%	81.5%	78.5%
20486	TRANSCONTINENTAL INSURANCE C	59	11	81.4%	81.4%	79.5%
26425	WAUSAU GENERAL INS CO	31		80.6%	80.6%	80.0%
18988	AUTO OWNERS INS CO	20	4	80.0%	80.0%	85.7%
SI	COOPER POWER SYSTEMS INC	5	1	80.0%	80.0%	86.9%
SI	GEORGIA PACIFIC CORPORATION	10	2	80.0%	80.0%	66.7%
29459	TWIN CITY FIRE INS CO	58		79.3%	79.3%	78.7%
477J	I WIN CIT I THE HID CO	30	12	17.570	17.5/0	70.770

Indicator 2: Promptness of First Indemnity Payments - 1st Quarter 2003

Medium Size Insurers (85 -399 Claims or more per year)

				percent	<u>YTD</u>	<u>3_yr_</u>
<u>NAIC</u>	INSURER_NAME	First reports	<u>Late reports</u>	prompt	<u>percent</u>	percent
10472	CAPITOL INDEMNITY CORP	38	8	78.9%	78.9%	81.0%
22543	SECURA INSURANCE A MUTUAL CO	76	17	77.6%	77.6%	83.1%
SI	KOHLER CORPORATION	17	4	76.5%	76.5%	72.7%
39357	TRAVELERS INSURANCE CO THE	59	14	76.3%	76.3%	74.7%
19380	AMERICAN HOME ASSURANCE CO	58	14	75.9%	75.9%	73.9%
21237	CASUALTY RECIPROCAL EXCHANGE	4	1	75.0%	75.0%	86.7%
10239	SECURA SUPREME	12	3	75.0%	75.0%	77.6%
25682	TRAVELERS INDEMNITY CO OF CT T	20	5	75.0%	75.0%	77.7%
24228	PEKIN INSURANCE CO	22	6	72.7%	72.7%	70.3%
40142	AMERICAN ZURICH INS CO	24	7	70.8%	70.8%	78.0%
25887	UNITED STATES FIDELITY & GUARANT	33	10	69.7%	69.7%	71.2%
26956	WIS COUNTY MUTUAL INS CORP	33	10	69.7%	69.7%	75.2%
10166	ACCIDENT FUND INS CO OF AMERIC	36	11	69.4%	69.4%	63.6%
14591	MILWAUKEE MUTUAL INS CO	13	4	69.2%	69.2%	79.9%
SI	WISCONSIN BELL INC	26	8	69.2%	69.2%	80.9%
SI	UW-SYSTEM ADMINISTRATION	29	9	69.0%	69.0%	82.8%
19895	ATLANTIC MUTUAL INS CO	6	2	66.7%	66.7%	70.1%
20443	CONTINENTAL CASUALTY CO	29	11	62.1%	62.1%	71.3%
21873	FIREMANS FUND INS CO	23	9	60.9%	60.9%	76.1%
SI	MILWAUKEE TRANSPORT SERVICES I	31	13	58.1%	58.1%	85.6%
41181	UNIVERSAL UNDERWRITERS INS CO	11	5	54.5%	54.5%	65.9%
	Totals for Group:	2,288	370	83.8%	83.8%	81.3%

Indicator 2: Promptness of First Indemnity Payments - 1st Quarter 2003

Small Size Insurers (Less than 85 Claims per year)

				percent	<u>YTD</u>	<u>3 yr</u>
NAIC	INSURER NAME	First reports	<u>Late reports</u>	prompt	percent	percent
SI	COUNTY OF BROWN	8	0	100.0%	100.0%	100.0%
SI	STI HOLDINGS, INC	3	0	100.0%	100.0%	98.0%
SI	COUNTY OF ROCK	19	0	100.0%	100.0%	97.0%
SI	COUNTY OF DANE	6	0	100.0%	100.0%	97.0%
SI	ALLEN-BRADLEY COMPANY LLC	14	2	85.7%	85.7%	96.4%
20109	BITUMINOUS FIRE & MARINE INS CO	4	1	75.0%	75.0%	96.0%
SI	COUNTY OF LA CROSSE	6	2	66.7%	66.7%	95.8%
SI	FEDERAL EXPRESS CORPORATION	16	3	81.3%	81.3%	95.5%
SI	BENEVOLENT CORPORATION CEDA	7	0	100.0%	100.0%	95.5%
SI	COUNTY OF WAUKESHA	3	0	100.0%	100.0%	93.5%
SI	WISCONSIN PUBLIC SERVICE CORP	13	0	100.0%	100.0%	93.5%
SI	COUNTY OF WASHINGTON	6	1	83.3%	83.3%	92.9%
SI	CONSOLIDATED PAPERS INC	0	0	0.0%	0.0%	92.5%
SI	MARTEN TRANSPORT LTD	19	1	94.7%	94.7%	91.9%
21105	NORTH RIVER INS CO THE	1	0	100.0%	100.0%	91.5%
25151	STATE FARM GENERAL INS CO	0	0	0.0%	0.0%	91.3%
SI	COUNTY OF WALWORTH	1	0	100.0%	100.0%	91.2%
SI	KIMBERLY-CLARK CORPORATION	9	1	88.9%	88.9%	90.8%
25143	STATE FARM FIRE & CASUALTY CO	16	3	81.3%	81.3%	90.6%
21113	UNITED STATES FIRE INS CO	14	0	100.0%	100.0%	90.4%
21261	ELECTRIC INSURANCE CO	7	2	71.4%	71.4%	90.3%
SI	COUNTY OF OUTAGAMIE	8	0	100.0%	100.0%	90.3%
SI	COUNTY OF MANITOWOC	2	0	100.0%	100.0%	90.0%
SI	DEPT OF TRANSPORTATION	6	0	100.0%	100.0%	90.0%
23280	CINCINNATI INDEMNITY CO	3	0	100.0%	100.0%	89.8%
SI	USF HOLLAND INC	11	2	81.8%	81.8%	89.8%
SI	ILLINOIS TOOL WORKS INC	2	1	50.0%	50.0%	89.1%
SI	COUNTY OF WINNEBAGO	3	1	66.7%	66.7%	89.0%
SI	COUNTY OF DODGE	2	0	100.0%	100.0%	88.6%
SI	VOLLRATH COMPANY LLC	4	2	50.0%	50.0%	88.5%
SI	TEXTRON INC	0	0	0.0%	0.0%	88.1%
SI	WISCONSIN ELECTRIC POWER COMP	7	0	100.0%	100.0%	87.7%
SI	COUNTY OF JEFFERSON	2	0	100.0%	100.0%	87.5%
26662	MILWAUKEE CASUALTY INSURANC	9	0	100.0%	100.0%	86.3%
24732	GENERAL INSURANCE CO OF AMERI	1	0	100.0%	100.0%	85.6%
23108	LUMBERMEN'S UNDERWRITING AL	3	1	66.7%	66.7%	84.8%
25658	TRAVELERS INDEMNITY COMPANY T	5	1	80.0%	80.0%	84.8%
SI	KWIK TRIP INC	4	0	100.0%	100.0%	84.1%
28665	CINCINNATI CASUALTY CO THE	12	5	58.3%	58.3%	84.1%
21180	SENTRY SELECT	17	1	94.1%	94.1%	83.9%
20397	VIGILANT INSURANCE CO	3	0	100.0%	100.0%	83.9%
21865	ASSOCIATED INDEMNITY CORP	11	2	81.8%	81.8%	83.6%
20508	VALLEY FORGE INS CO	16	2	87.5%	87.5%	82.6%
SI	TECUMSEH PRODUCTS COMPANY	6	1	83.3%	83.3%	82.0%
19038	TRAVELERS CASUALTY & SURETY C	22	1	95.5%	95.5%	81.8%
27855	ZURICH AMERICAN INS OF IL	5	1	80.0%	80.0%	81.3%
15377	WESTERN NATIONAL MUTUAL INS C	14	1	92.9%	92.9%	81.2%
24112	WESTFIELD INSURANCE CO	5	1	80.0%	80.0%	80.4%
29424	HARTFORD CASUALTY INS CO	5	0	100.0%	100.0%	80.2%
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Indicator 2: Promptness of First Indemnity Payments - 1st Quarter 2003

Small Size Insurers (Less than 85 Claims per year)

				percent	YTD	<u>3 yr</u>
<u>NAIC</u>	INSURER_NAME	First reports	Late reports	prompt	<u>percent</u>	percent
13331	AMERICAN HARDWARE MUTUAL I	8	1	87.5%	87.5%	79.7%
21857	AMERICAN INSURANCE CO THE	8	2	75.0%	75.0%	79.6%
SI	LAND O LAKES INC	9	0	100.0%	100.0%	79.6%
33600	L M INSURANCE CORP	3	0	100.0%	100.0%	79.2%
37273	FIREMANS FUND INS CO OF WI	7	1	85.7%	85.7%	79.1%
SI	CASE CORPORATION	3	0	100.0%	100.0%	78.9%
14265	INDIANA LUMBERMENS MUTUAL IN	9	1	88.9%	88.9%	78.7%
26247	AMERICAN GUARANTEE & LIABIL	13	2	84.6%	84.6%	78.7%
42650	ONEBEACON MIDWEST INS CO	3	1	66.7%	66.7%	78.4%
14176	HASTINGS MUTUAL INS CO	10	2	80.0%	80.0%	78.4%
36919	HAWKEYE SECURITY INS CO	8	1	87.5%	87.5%	78.3%
21040	FREMONT INDEMNITY CO	0	0	0.0%	0.0%	78.0%
24880	FIRE & CASUALTY INS CO OF CT THE	4	0	100.0%	100.0%	77.8%
20427	AMERICAN CASUALTY CO OF READI	5	1	80.0%	80.0%	77.3%
SI	EMERSON ELECTRIC COMPANY	3	2	33.3%	33.3%	77.1%
SI	FORT JAMES OPERATING COMPANY	0	0	0.0%	0.0%	76.5%
SI	HARNISCHFEGER CORPORATION	2	0	100.0%	100.0%	76.5%
11371	GREAT WEST CASUALTY CO	11	1	90.9%	90.9%	75.9%
25615	CHARTER OAK FIRE INS CO	6	0	100.0%	100.0%	75.5%
19690	AMERICAN ECONOMY INS CO	2	1	50.0%	50.0%	75.2%
33588	FIRST LIBERTY INS CORP THE	16	3	81.3%	81.3%	74.8%
24775	ST PAUL GUARDIAN INS CO	7	0	100.0%	100.0%	74.5%
20621	ONEBEACON AMERICA INSURANCE C	5	3	40.0%	40.0%	74.4%
33006	AMERICAN PHYSICIANS ASSURANC	3	0	100.0%	100.0%	74.1%
24732	PENNSYLVANIA GENERAL INSURAN	0	0	0.0%	0.0%	73.8%
22292	HANOVER INSURANCE CO THE	7	1	85.7%	85.7%	73.7%
SI	KRAFT FOODS NORTH AMERICA INC	0	0	0.0%	0.0%	73.5%
SI	J C PENNEY CORPORATION INC	4	0	100.0%	100.0%	72.9%
SI	RIPON FOODS INC	3	2	33.3%	33.3%	72.5%
19356	MARYLAND CASUALTY CO	24	6	75.0%	75.0%	72.1%
10804	CONTINENTAL WESTERN INS CO	15	3	80.0%	80.0%	71.6%
SI	KMART CORPORATION	0	0	0.0%	0.0%	71.1%
SI	INTERNATIONAL PAPER COMPANY	4	0	100.0%	100.0%	70.7%
20613	AMERICAN EMPLOYERS INS CO	1	0	100.0%	100.0%	70.6%
18767	CHURCH MUTUAL INSURANCE CO	7	1	85.7%	85.7%	70.6%
22667	ACE AMERICAN INSURANCE CO	19	3	84.2%	84.2%	70.5%
13439	PARTNERS MUTUAL INS CO	5	2	60.0%	60.0%	70.1%
SI	COUNTY OF SHEBOYGAN	7	3	57.1%	57.1%	69.9%
23582	HARLEYSVILLE INSURANCE CO	4	0	100.0%	100.0%	69.9%
20699	ACE PROPERTY AND CASUALTY IN	1	0	100.0%	100.0%	67.7%
19704	AMERICAN STATES INS CO	5	1	80.0%	80.0%	66.9%
45934	AMERICAN COMPENSATION	3	1	66.7%	66.7%	66.7%
24422	LEGION INSURANCE CO	3	3	0.0%	0.0%	66.3%
25135	STATE AUTOMOBILE MUTUAL INSU	3	1	66.7%	66.7%	65.1%
14117	GRINNELL MUT REINSUR CO	7	2	71.4%	71.4%	61.0%
37478	HARTFORD INSURANCE CO OF THE M	4	0	100.0%	100.0%	59.5%
24074	OHIO CASUALTY INS CO	ہ 1	0	100.0%	100.0%	59.0%
SI	KOHLS FOOD STORES INC	3	3	0.0%	0.0%	57.7%
25534	TIG INSURANCE CO	1	1	0.0%	0.0%	57.4%
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Small Size Insurers (Less than 85 Claims per year)

				<u>percent</u>	<u>YTD</u>	<u>3_yr_</u>
<u>NAIC</u>	INSURER NAME	First reports	Late reports	<u>prompt</u>	<u>percent</u>	percent
SI	JOURNAL SENTINEL INC	10	0	100.0%	100.0%	57.1%
29785	NN INSURANCE CO	0	0	0.0%	0.0%	57.1%
22489	HIGHLANDS INSURANCE CO	0	0	0.0%	0.0%	55.9%
10502	MERIDIAN CITIZENS MUTUAL INSU	3	1	66.7%	66.7%	53.1%
14516	HARLEYSVILLE LAKE STATES INS C	1	1	0.0%	0.0%	52.9%
10545	FREMONT CASUALTY INSURANCE	0	0	0.0%	0.0%	52.4%
19801	ARGONAUT INS CO	1	1	0.0%	0.0%	50.7%
19828	ARGONAUT MIDWEST INS CO	0	0	0.0%	0.0%	50.0%
18023	STAR INSURANCE CO	1	0	100.0%	100.0%	49.0%
SI	CONAGRA DAIRY FOODS COMPANY	1	0	100.0%	100.0%	39.7%
SI	DELPHI CORPORATION	1	1	0.0%	0.0%	27.0%
	Totals for Group:	654	98	85.0%	85.0%	78.7%